
Hanoi, Oct 1, 2026

RESOLUTION

**Ref: Borrowing and increasing the credit limit at
Asia Commercial Joint Stock Bank (ACB)**

BOARD OF DIRECTORS

CMC INVESTMENT JOINT STOCK COMPANY

Based on:

- *The Law on Enterprises No. 59/2020/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020;*
- *The Charter of CMC Investment Joint Stock Company;*
- *The Minutes of the Board of Directors Meeting No. 20/BB-HĐQT dated Oct 1, 2026, regarding Borrowing and increasing the credit limit at Asia Commercial Joint Stock Bank (ACB);*
- *The working capital demands for production and business activities of CMC Investment Joint Stock Company*

RESOLUTION

Article 1: Approval of the increasing credit limit (including working capital loans, business credit cards, and the opening of Letters of Credit) at Asia Commercial Joint Stock Bank (ACB)—located at 184–186 Ba Trieu, Hai Ba Trung Ward, Hanoi—with the following details:

- Previous credit limit: VND 40,000,000,000 (In words: Forty billion VND).
- New credit limit (post-increase): VND 48,500,000,000 (In words: Forty-eight billion five hundred million VND).
- Purpose of use: Supplementing working capital for business operations, making payments to suppliers, and meeting other legitimate needs of the Company.
- Validity period of the limit: 12 months.
- Lending interest rate: As prescribed at the time of disbursement.

Article 2: Approval the Company's use of a third party's assets as collateral/pledge to secure all of the aforementioned debt obligations of the company at ACB Bank, including:

- Real estate at: Land plot No. 58 and Land plot No. 59, Map sheet No. 5I-I-10, 8/3 Street, Collective Quarter 201, Group 45B, Minh Khai Ward, Hai Ba Trung District, Hanoi City.
- Owner/User: NGO TRONG VINH, LE THI TUYET NHUNG

Article 3: Mr. Ngo Anh Phuong, General Director, is authorized to represent the Company in negotiating and signing credit agreements, asset mortgage/pledge agreements, debt acknowledgment documents, promissory notes, and all related records and paperwork with ACB to finalize the procedure for increasing the credit limit to VND 48,500,000,000.

Article 4: This Resolution takes effect from the date of signing. The Board of General Directors and relevant accounting departments shall be responsible for implementing this Resolution.

Recipient:

- As per Article 4;
- State Securities Commission, Hanoi Stock Exchange;
- Supervisory Board;
- Information Disclosure Officer;
- Archives, Accounts, Board of Directors.

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN OF THE BOARD OF DIRECTORS**



ĐẠO THI THANH BAN